## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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**AMENDMENT TO** 

PATENT APPLICATION

S. Wasylchak

Inventor:

Examiner:

Wilson

Title:

SPENDING VEHICLES FOR

**PAYMENTS** 

Attorney

BLO1565-002

Docket:

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

GROUP 3600

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(A)

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Kim B. Powers

Sir:

In response to the Examiner's Official Action mailed April 15, 2004, Applicant respectfully requests that the Examiner enter the following Amendment and consider the following Remarks. Applicant respectfully requests that the Examiner reconsider and again examine the present application and claims in light thereof.